

DECIDING ABOUT MEDICARE PRESCRIPTION DRUG COVERAGE

Every person with Medicare needs to make a decision about Medicare prescription drug coverage. Even people who don't take many prescription drugs should consider joining. Regardless of where people are in the decision-making process when they come to you for help, the **first question you should ask is what kind of drug coverage they have now**. Medicare drug coverage options and decisions may be very different depending on how people currently pay for their prescription drugs.

Look at the information in this folder on five different groups to find the situation that best fits the person you are helping. Then read the fact sheet for that group to find out what the person needs to know about how his or her coverage works with Medicare prescription drug coverage, what decisions he or she will have to make, and how to get more information. **If you are helping someone with limited income and resources, you should use folder 5 to see if the person qualifies for the extra help.**

The five groups are:

- Those with Original Medicare only, or Original Medicare and a Medigap ('Supplement') Policy without drug coverage
- Those with Original Medicare and a Medigap ('Supplement') Policy with drug coverage
- Those with drug coverage through their (or their spouses') former employer or union
- Those with a Medicare Advantage Plan (like an HMO or PPO) or other Medicare Health Plan
- Those with Medicare and Medicaid who get drug coverage from Medicaid, plus other individuals who qualify for extra help

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*Everyone with Medicare needs to
make a decision.*

